

A Guide To

bank statements & transaction history



At Treadstone Funding we pride ourselves on providing best-in-class customer service and on-time closings. In order to keep this commitment to you we need to make sure we have clearly communicated what we will NEED from you to keep the process moving.

One of the most important parts of processing a loan is our ability to prove that you have sufficient funds for closing, down payment, and/or financial reserves by meeting the following requirements. Below you will find detailed instructions on what we will need to close your loan on time.

Bank Statements

You will need to obtain copies of bank statements and/or investment portfolio statements. The statements must cover the most recent full two-month period of account activity (if account information is reported on a quarterly basis, the most recent quarter).

A **bank statement** is a statement you have received either in the mail or online, and must include all pages. If you have an online account, you will be able to obtain copies of your statements under "statements/documents" or "e-statements." If you do not bank online, you can have your bank send you copies of your statements.

A Bank Statement Contains:

- The bank logo
- Your name and address
- The time period covered by the statement
- Account number
- Opening and closing balances
- All deposits and withdrawal transactions (for bank accounts)
- All purchase and sale transactions (for financial portfolios)

Transaction History

If your earnest money deposit is being used as part of your down payment, and was NOT documented on your last statement, you will need to provide a transaction history dating from the date of your last statement to the date your earnest money check cleared your account.

A **transaction history** is a record of all transactions in a given period and is available from your online banking account.

A Transaction History Contains:

- Your name
- Account number
- A list of all transactions in the given period
- A running balance
- The https:// address located at the bottom of the page
- Please note that CSV files/exported data and "snap shots" are not accepted
- If a transaction history is obtained directly from your bank, it must be stamped and signed by the teller

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